

Old Age, Disability, Death

First and current law: 1969, amended 1994.
 Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 5,492 francs.

Coverage

Employed persons.
 Exclusions: Temporary and casual workers.
 Special systems for public employees.

Source of Funds

Insured person: 1% of earnings.
Employer: 3.5% of payroll.
Government: None.
 Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women). For seamen and those incapacitated for work, age 55 (men) and 50 (women). 15 years of insurance (unless working before 1969) and 28 quarters of contribution during last 10 years (some prior service credited). Retirement from employment necessary.
Disability pension: Loss of 60% of capacity for work. 10 years of insurance; contribution conditions as for old-age pension. Payable to men at age 55 or to women and seamen at age 50.
Survivor pension: Insured person had reached age 50.

Old-Age Benefits

Old-age pension: 30% of minimum wage, plus 20% of average earnings during last 10 years. Increment of 1% of earnings for each year of contribution beyond 10 years (some prior service credited).
Dependent's supplement: 10% of pension for spouse starting at retirement age. Minimum pension: 60% of minimum wage; maximum, 40% of average earnings or 75% including supplements. Proportionally reduced pension payable if insufficient quarters of contribution in last 10 years, but at least 100 quarters (men) or 80 quarters (women) in entire working career.
Assistance allowance payable to workers aged 60 (men) or 55 (women) with 15 quarters of employment before 1969. Refund of contributions plus 2% interest per year, if ineligible for pension but at least 4 quarters of contribution.
Adjustment: Pensions adjusted to changes in wages.

Permanent Disability Benefits

Disability pension: 80% of old-age pension that would have been payable if worker had worked until pensionable age.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to unemployed widow or widower, regardless of age; 15% if employed. Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan. Full orphans, 20% of earnings each. Dependent parents and grandparents: 10% of average earnings each, payable to those of pensionable age. Maximum, 30% of average earnings.
Maximum survivor pension: 85% of average earnings of insured.

Administrative Organization

Ministry of Civil Service, Labor and Social Legislation, general supervision.
 National Social Insurance Fund, administration of program. Since May, 1992, managed by an administrative council composed of representatives of employees and employers and of the Ministries of Civil Service, Labor and Social Legislation; Finance; Health; as well as the Ministry of Population and Social Conditions, and the Fund's Director General.

Sickness and Maternity

First law: 1952.
 Current law: 1963.
 Type of program: Social insurance system. Maternity benefits only. (Labor code requires employers to provide 100% of earnings during 1st month of sick leave, with 50% of earnings paid during 2nd to 6th month under special circumstances. Employer also pays 50% of earnings to female employees for up to 14 weeks of maternity leave if ineligible for maternity benefit.)

Coverage

Employed women.

Source of Funds

Insured person: None.
Employer: See family allowance contributions, below.
Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 50% of earnings. Payable for 6 weeks before and 8 weeks (11 weeks if complications) after confinement.

Workers' Medical Benefits

Medical benefits: Working women receive reimbursement for costs of medical care during pregnancy and confinement, up to maximum of 25,000 francs. (Labor code requires employers to provide certain medical services to employees and their dependents.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.
 National Social Insurance Fund, administration of program.

Work Injury

First law: 1925.
 Current law: 1969, amended 1994.
 Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, farmers, tobacco planters, students, apprentices, seamen, and prisoners performing manual labor.

Source of Funds

Insured person: None.

Employer: 1.25% of payroll. Different rates for some special categories of insured.

Government: None.

Maximum earnings for contribution purposes: 200,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of earnings up to 6,000 francs a day. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of annual wage multiplied by the degree of incapacity.

Partial disability: Average earnings multiplied by 1/2 the percentage of incapacity for the portion of disability between 10% and 50%, and by 150% of the percentage of incapacity for the portion above 50%.

Minimum and maximum benefits established by formula.

Lump sum payable if 10% disability or less.

Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of average earnings of insured, payable to widow(er). Orphans: 15% of average earnings each for 1st and 2nd orphan, 10% for each subsequent orphan; 20% for each full orphan. Dependent parents and grandparents: 10% of average earnings each; maximum, 30%.

Maximum survivor pensions: 85% of average earnings.

Funeral grant: Lump sum of 100,000 francs.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of contributions and benefits.

Coverage

Employed persons, students, and apprentices with 1 or more children. Unemployed workers eligible for a maximum of 6 months under certain conditions. Special systems for public employees. Must be resident of Madagascar or France.

Source of Funds

Insured person: None.

Employer: 8.25% of payroll.

Government: None.

Maximum earnings for contribution purposes: 200,000 francs a month.

Above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice; 21 if student, unmarried daughter caring for children, or disabled). Parent must have had 6 months of employment and be currently working 20 days (or 134 hours) a month (or be widow of beneficiary). Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 4,000 francs a month for first child, 3,000 for second, 2,000 for third, 1,000 for fourth, 500 each for fifth and subsequent children.

Prenatal allowance: 2,100 francs a month for 9 months.

Birth grant: Lump sum of 25,200 francs for each birth, payable in two installments of 12,600 francs each (at birth and then after medical visit in 5th–7th month). Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Social Legislation, general supervision.

National Social Insurance Fund, administration of program.

Family Allowances

First law: 1956.

Current law: 1969, amended 1994.

Type of program: Employment-related system.